

**Marie-Ann Greenberg, MAG-1284**  
**Marie-Ann Greenberg, Standing Trustee**  
**30 TWO BRIDGES ROAD**  
**SUITE 330**  
**FAIRFIELD, NJ 07004-1550**  
**973-227-2840**  
**Chapter 13 Standing Trustee**

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**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF NEW JERSEY**

IN RE:  
GERARD S MOSSEY

**Case No.: 21-18485JKS**

**HEARING DATE: 01/13/2022**

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**TRUSTEE'S OBJECTION TO CONFIRMATION OF PLAN**

Marie-Ann Greenberg, the Chapter 13 Standing Trustee by way of objection to the Debtor's proposed plan respectfully objects as follows:

- Debtor has failed to list all assets or income in violation of 11 U.S.C. Sections 521(a)(1)(B)(i) and 521(a)(1)(B)(ii).  
Specifically, income of non-filing spouse is not on I or Form 122-C as well as a workers compensation action.
- The plan does not appear to be feasible pursuant to 11 U.S.C. Section 1325(a)(6), as the debtor will be unable to make payments under the plan and to comply with the plan.
- Specifically,  
homeowner's association and land lease is not accounted for on Schedule J, plan or D. The plan is also short without a sale of realty.
- The plan as currently filed fails to address all creditors listed on Schedules D, E and G. Until a modified plan is filed, correctly addressing these creditors, the Trustee cannot recommend confirmation and will seek denial of this plan.
- The Debtor has failed to file all applicable Federal, State and local tax returns as required by 11 U.S.C. Section 1308, in violation of 11 U.S.C. Section 1325(a)(9).  
Specifically, state and federal from 2016 through 2020.
- Debtor has failed to provide proof of insurance.  
Specifically, homeowner's insurance.
- Debtor has failed to provide proof of income.  
The debtor has failed to provide proof of current income. A paystub from debtor's employer dated no later than two weeks prior to the 341 date must be submitted.
- Co-debtor / non filing spouse has failed to provide proof of income.  
Specifically,

Failed to provide proof of current income. A paystub from employer dated no later than two weeks prior to the 341 date must be submitted.

Failed to provide proof of income for the six months preceding the filing of this case.

- The Chapter 13 Trustee hereby objects to the exemptions in the above-captioned case pursuant to Bankruptcy Rule 4003. The Trustee further objects to all exemptions claimed now or at any time before confirmation in any amount in excess of the maximum dollar amounts allowed by the statute, or which does not clearly state the statutory basis for the exemption, the dollar amount claimed as exempt, or the specific property being exempted. The Trustee requests that any hearing on this objection be scheduled for the date of confirmation.
- The realty in Orlando is incomplete and in disrepair and is not insured. Without insurance, dismissal is requested.
- Debtor(s) failed to meet the requirements of 521(e)(2)(A)(i), in that the debtor(s) failed to produce a copy of the most recently filed pre-petition tax return or transcript thereof.

WHEREFORE, Marie-Ann Greenberg, the Chapter 13 Standing Trustee prays that confirmation of the Debtor's Chapter 13 plan in its present form be denied and the case be dismissed.

Dated: November 30, 2021

By: /S/Marie-Ann Greenberg  
Marie-Ann Greenberg, Esquire  
Chapter 13 Standing Trustee